

**Information to identify the case:**Debtor 1 **Tracie L Davis**Social Security number or ITIN **xxx-xx-9832**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Southern District of Illinois**Case number: **17-31856-lkg****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tracie L Davis  
 aka Tracie Lashay Davis, aka Tracie Davis, fka  
 Tracie L Carter, fka Tracie Lashay Carter, fka  
 Tracie Carter

3/27/18

**By the court:** /s/ Laura K. Grandy  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of IllinoisIn re:  
Tracie L Davis  
DebtorCase No. 17-31856-lkg  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0754-3

User: jf  
Form ID: 318Page 1 of 2  
Total Noticed: 24

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db  
3885854 +Tracie L Davis, 2633 Ambridge Drive, Belleville, IL 62221-3558  
3885857 +AAFES Bankruptcy Department, AAFES GC-G, PO Box 650060, Dallas, TX 75265-0060  
3885858 AT&T, PO Box 309, Portland, OR 97207  
3893412 AT&T Wireless, PO Box 309, Portland, OR 97207  
3885860 +American First Finance/, Midwest Clearance Center of IL, c/o Becket and Lee LLP,  
PO Box 3002, Malvern PA 19355-0702  
3885861 Charter Communications, c/o Sunrise Credit Services, Inc., PO Box 9100,  
Farmingdale, NY 11735-9100  
3885863 +Greystone Homeowners Association, 662 Office Parkway, Saint Louis, MO 63141-7103  
3885868 +Neubauer, Johnston & Hudson, 955 Lincoln Highway, Fairview Heights, IL 62208-2234  
3885869 ++PASS SECURITY, 15 EXECUTIVE DR, STE 6, FAIRVIEW HEIGHTS IL 62208-1346  
(address filed with court: PASS Security, 340 Office Court, Suite B,  
Fairview Heights, IL 62208)  
3885873 Sunrise Credit Services Inc., PO Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: FRTRUEGGE.COM Mar 27 2018 22:13:00 Robert T Bruegge, Trustee, 130 N Main St,  
PO Box 510, Edwardsville, IL 62025-0510  
3885856 +E-mail/Text: compliance@americanfirstfinance.com Mar 27 2018 18:12:02  
American First Finance, 3515 N Ridge Rd Suite 200, Wichita, KS 67205-1206  
3885867 EDI: CBSAAFES.COM Mar 27 2018 22:13:00 Military Star/ Exchange Credit, PO Box 740890,  
Cincinnati, OH 45274  
3885855 EDI: CBSAAFES.COM Mar 27 2018 22:13:00 AAFES/NEXCARD, Attn: FA-DPP, PO Box 650524,  
Dallas, TX 75265-0524  
3885859 +EDI: RMSC.COM Mar 27 2018 22:13:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061  
3885861 +E-mail/Text: bk.litigation@crestfinancial.com Mar 27 2018 18:11:56 Crest Financial,  
61 West 13490 South, Draper, UT 84020-7209  
3885862 +EDI: WFFC.COM Mar 27 2018 22:13:00 Dillards, PO Box 660553, Dallas, TX 75266-0553  
3885864 EDI: IRS.COM Mar 27 2018 22:13:00 Internal Revenue Service, Centralized Insolvency,  
PO Box 21126, Philadelphia, PA 19114  
3890538 EDI: BL-BECKET.COM Mar 27 2018 22:13:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
3885865 +EDI: CBSKOHL.COM Mar 27 2018 22:13:00 Kohls, Attn: Credit Administrator, PO Box 3043,  
Milwaukee, WI 53201-3043  
3885870 +E-mail/Text: bkrgeneric@penfed.org Mar 27 2018 18:11:32 Penfed Credit Union, PO Box 1432,  
Alexandria, VA 22313-1432  
3885871 +EDI: WFNNB.COM Mar 27 2018 22:13:00 Pier 1 Imports, PO Box 659617,  
San Antonio, TX 78265-9617  
3886122 +EDI: RMSC.COM Mar 27 2018 22:13:00 Synchrony Bank, PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
3885874 +EDI: WFNNB.COM Mar 27 2018 22:13:00 Victoria Secrets, POBox 659728,  
San Antonio, TX 78265-9728

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3885872 Spencer R. Carter  
3885866 ##+Midland States Bank, 14125 Clayton Road, Chesterfield, MO 63017-8355

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0754-3

User: jf  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Mar 27, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

Jerry D Graham, Jr on behalf of Debtor Tracie L Davis court@jdgrahamlaw.com,  
jdgrahampc@gmail.com;r47365@notify.bestcase.com  
Robert T Bruegge rtbtrustee@lawdept.net, kristad@lawdept.net;rtb@trustesolutions.net  
United States Trustee USTPRegion10.es.ecf@usdoj.gov

TOTAL: 3